

Bank Name	Nova Ljubljanska Banka d.d., Ljubljana
LEI Code	5493001BABFV7P27OW30
Country Code	SI

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,077	2,208	2,167	2,181	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,077	2,208	2,167	2,181	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,082	2,296	2,255	2,269	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	2,082	2,296	2,255	2,269	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,370	2,806	2,765	2,780	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,370	2,806	2,765	2,780	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	14,284	14,653	14,622	14,838	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14,284	14,653	14,622	14,838	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.54%	15.07%	14.82%	14.70%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.54%	15.07%	14.82%	14.70%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.58%	15.67%	15.42%	15.29%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.58%	15.67%	15.42%	15.29%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.59%	19.15%	18.91%	18.74%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.59%	19.15%	18.91%	18.74%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	24,510	25,241	25,106	25,778	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	8.50%	9.10%	8.98%	8.80%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,082	2,296	2,255	2,269	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	2,021	2,234	2,255	2,269	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	24,510	25,241	25,106	25,778	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	24,510	25,241	25,106	25,778	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.50%	9.10%	8.98%	8.80%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.25%	8.85%	8.98%	8.80%	[A.2]/[B.2]	



EBA 2023 EU-wide Transparency Exercise Capital

							COREP CODE	REGULATION
		(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023		
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	2,370	2,806	2,765	2,780	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CETI Capital (including share premium and net own capital	2,077	2,208	2,167	2,181	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	instruments)	1,071	1,071	1,071	1,071	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,116	1,243	1,241	1,239	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-167	-160	-138	-127	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	14	14	14	14	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	26	27	27	28	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3	-3	-3	-2	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-41	-45	-45	-41	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 38(1) point (1) (i) and 80 to 91 of CRR; Articles 38(1) point (s) (ii), 24(1) point (s) (ii), 24(1) point (s) (iii), 24(1) point (s) (iii) and 25% of CRR; Articles 38(1) point (s) (iii) and 25%(3) of CRR; Articles 38(1) point (s) (iv) and 153(8) of CRR and Articles 38(1) point (s) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment.	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Addice 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513.c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
Transitional period	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19		0	0	0	0		Article 3 CRR
		(-) Additional deductions of CET1 Capital due to Article 3 CRR					C 01.00 (r0524,c0010)	Article 3 CHR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	•
	A.1.21	Transitional adjustments	61	62	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	61	62	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6	87	88	88	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	6	87	88	88	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3		0	0	0	0	C 01.00 (+0690,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010) + C 01.00 (+0744,c0010) + C 01.00 (+0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,082	2,296	2,255	2,269	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	287	511	511	511	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	287	511	511	511	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	0	0	0	$ \begin{array}{c} \text{C 01.00 } ((9310, (0010) + \text{C 01.80} \\ ((9020, (0010) + \text{C 01.00 } ((9030, (0010) + \text{C } \\ ((9020, (0010) + \text{C 01.00 } ((9030, (0010) + \text{C } \\ ((9030, (0010) + \text{C 01.00 } ((9030, (0010) + \text{C } \\ ((9030, (0010) + \text{C 01.00 } ((9034, (0010) + \text{C }) ((9034, (0$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00	
							(r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	14,284	14,653	14,622	14,838	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.54%	15.07%	14.82%	14.70%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.58%	15.67%	15.42%	15.29%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.59%	19.15%	18.91%	18.74%	CA3 (5)	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,016	2,147	2,167	2,181	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.11%	14.65%	14.82%	14.70%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Mamoitama	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F.	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		and dased on bank's supervisory reporting. Therefore, any capital instruments that are not eliable from a re- cord on the formulae stated in only on "CORES CODE", please one that this might lead to difference to full	outstoon point of view at the re-			•		

⁽¹⁾The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	11,663	11,739	11,701	11,916	C02.00 (r0040, c0010) - (C 07.00 (r0050, c0220, 5001) + C 07.00 (r0110, c0220, 5001) + C 07.00 (r0130, c0220, 5001) + C 08.01 (r0040, c0220, 5001) + C 08.01 (r0040, c0220, 5001) + C 08.01 (r0040, c0220, 5002) + C 08.01 (r0040, c0220, 5002) + C 08.01 (r0050, c0220, c0220, 5002) + C 08.01 (r0060, c0220) + C 08.01 (r0060, c0220, 5002) + C 08.
Of which the standardised approach	11,663	11,739	11,701	11,916	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	59	59	57	55	C 07.00 (1090), 02220, 901) + C 07.00 (10110, 0220, 901) + C 07.00 (10130, 02220, 901) + C 08.01 (10040, 02260, 9011) + C 08.01 (10050, 9021) + C 08.01 (10040, 02260, 9011) + C 08.01 (10040, 02260, 9021) + C 08.01 (10040, 00226), 9020) + C 08.01 (10050, 02260, 9012) + C 08.01 (10050, 02260, 9012) + C 08.00 (10450, 00226), 9012) + C 08.00 (10450, 00
Credit valuation adjustment - CVA	89	86	91	90	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (+0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,228	1,359	1,364	1,367	C 02.00 (r0520, c0010)
Of which the standardised approach	1,228	1,359	1,364	1,367	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 1.9 00 (0010, 0.060)*12.5+C 20.00 (0010,cd+50)*12.5+M4V(C 24.00(r0010, d090),C 24.00(r0010, d0100),C 24.00(r0010, d0110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,244	1,410	1,410	1,410	C 02.00 (10590, c0010)
Of which basic indicator approach	1,244	1,410	1,410	1,410	C 02.00 (10600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (10620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (10630, c0010) + C 02.00 (10690, c0010)
Total	14,284	14,653	14,622	14,838	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CVA)' and Securitisations') section.



2023 EU-wide Transparency Exercise P&L Nova Ljubljanska Banka d.d., Ljubljana

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	393	562	207	440
Of which debt securities income	41	56	16	33
Of which loans and advances income	350	494	167	350
Interest expenses	40	57	28	60
(Of which deposits expenses)	16	22	13	29
(Of which debt securities issued expenses)	12	21	13	27
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	204	273	66	135
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	3	-2	-1
Gains or (-) losses on financial assets and liabilities held for trading, net	36	33	6	14
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0	0	1
Gains or (-) losses from hedge accounting, net	2	2	0	0
Exchange differences [gain or (-) loss], net	-12	0	4	1
Net other operating income /(expenses)	7	14	2	3
TOTAL OPERATING INCOME, NET	590	831	255	532
(Administrative expenses)	297	413	105	217
(Cash contributions to resolution funds and deposit guarantee schemes)	30	36	18	26
(Depreciation)	35	47	12-	23
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	3	9	4	5
(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-2	3	-2	-7
(Other provisions)	6	6	6	12
Of which pending legal issues and tax litigation ¹	0	-2	0	0
Of which restructuring ¹	0	2	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-5	14	-16	-23
(Financial assets at fair value through other comprehensive income)	4	4	-5	-6
(Financial assets at amortised cost)	-9	11	-11	-17
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	5	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	173	173	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1	1	0	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	1	5	5
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	405	480	137	289
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	383	455	123	249
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	383	455	123	249
Of which attributable to owners of the parent	375	444	120	243

U Information available only as of end of the year

[2] For IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	22			As of 31	/12/2022			As of 31,	03/2023			As of 30	/06/2023		
		Fa	ir value hierard	hy		Fair value hierarchy			Fair value hierarchy		:hy		Fair value hierarchy		chy		
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	4,911				5,271				5,304				5,760				IAS 1.54 (i)
Financial assets held for trading	21	0	21	0	22	0	21	0	19	0	19	0	21	1	20	0	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	18	11	0	6	19	12	0	8	19	11	0	8	20	11	0	8	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	2,851	1,673	1,175	3	2,919	1,746	1,169	3	2,551	1,619	931	1	2,367	1,528	838	1	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	15,144				15,391				15,583				16,022				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	56	0	56	0	59	0	59	0	55	0	55	0	56	0	56	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				-24				-22				-22				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	495				501				500				476				
TOTAL ASSETS	23,497				24,159				24,011				24,701				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min E	EUR)			As of 30/09/20	22					As of 31	/12/2022					As of 31	/03/2023					As of 30	/06/2023			
		Gross carry	ing amount ⁽²⁾		Accun	nulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accui	mulated impair	ment ⁽²⁾	Gros	ss carrying amo	unt ⁽²⁾	Accum	nulated impairm	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	2,934	0	9	-9	0	-7	2,999	0	8	-9	0	-7	2,611	0	1	-8	0	-1	2,413	0	1	-7	0	-1	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	1,871	7	0	-3	0	0	1,914	7	0	-4	0	0	1,989	7	0	-4	0	0	2,138	14	0	-4	-1	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	12,684	546	327	-79	-42	-212	12,851	615	309	-93	-46	-198	12,981	605	301	-93	-40	-196	13,244	633	296	-82	-49	-199	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽⁷⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Nova Ljubljanska Banka d.d., Ljubljana

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	21	22	19	19	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	2	2	2	4	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	20,869	21,528	21,229	21,844	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	3	2	2	1	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	23	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	124	123	123	110	IAS 37.10; IAS 1.54(I)
Tax liabilities	12	15	19	22	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	50	49	52	59	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	21,103	21,740	21,446	22,059	IAS 1.9(b);IG 6
TOTAL EQUITY	2,393	2,419	2,564	2,642	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	23,497	24,159	24,011	24,701	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Nova Ljubljanska Banka d.d., Ljubljana

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities b	y instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		23	24	22	19	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOLL POSICIONS	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	105	65	66	2	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	635	535	469	414	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	461	422	345	316	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	248	240	238	235	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	70	87	86	74	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	677	605	570	598	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	393	307	291	325	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,907	4,103	3,953	3,939	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,332	3,500	3,401	3,314	ECB/2013/33 Annex 2.Part 2.9.1
	Households	14,433	14,868	14,825	15,064	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	12,772	13,163	13,179	13,396	Annex V.Part 1.42(f), 44(c)
Debt securities issued		593	816	825	1,334	Annex V.Part 1.37, Part 2.98
Of which: Subordina	ated Debt securities issued	290	509	513	520	Annex V.Part 1.37
Other financial liabilities		273	298	286	261	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		20,894	21,554	21,253	21,868	



2023 EU-wide Transparency Exercise Market Risk

									,													
	SA					I	M									II.						
			VaR (Memoran	dum item)	STRESSED VaR (/	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memor	andum item)	STRESSED VaR (M	lemorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE I	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS t- AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	12/2022					
Traded Debt Instruments	2	15	0	0	0	0							0	0	0	0						
Of which: General risk	2	15	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	, and a	0	0	0	0							0	0	0	0						
Of which: Specific risk	ŏ	ő	ő	ŏ	ő	ŏ							ő	ő	ő	o o						
Foreign exchange risk	1,226	1,345	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0					_		0	0	0	0						
Total	1,228	1,359	0	0	0	0	0	0	0	0	0	0	0	. 0		0	0	0	0	0	_ 0	0
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	06/2023					
Traded Debt Instruments	7	18	0	0	0	0							0	0	0	0						
Of which: General risk	7	18	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	ō	Ō	ō							0	0	ō	ō						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	1,357	1,332	0	0	0	0							0	0	0	0						
Commodities risk Total	1,364	1,351	0	0	0	0	0		0	0	0	0	0	0	0	0		_	0	0	0	
otal	1,364	1,351		U	U	U		U		. 0	J	U		U	. 0	U				J		

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.



				Standardised A	pproach			
		As of 30/09	2022			As of 31;	12/2022	
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(min EUR, %)								
Central governments or central banks	7,853 243	8,031 221	1,100		8,581 249	8,711 236	1,109	
Regional governments or local authorities Public sector entities	209	138	95		171	155	58	
Multilateral Development Banks	119	521	0		117	519		
International Organisations	23	23	ō		23	23	ō	
Institutions	1,062	1,003	287		1,066	1,011	292	
Corporates	5,756	3,972	3,580		5,927	3,907	3,520	
of which: SME	2,738	1,957	1,565		2,832	1,929	1,543	
Retail	7,991	6,189	4,374		7,981	6,182	4,371	
Consolidated data of which: SME	2,675	1,501	858		2,653	1,485	849	
Secured by mortgages on immovable property	2,598 591	2,513	939		2,721	2,633 549	988	
of which: SME	373	528 148	211 168	217	618 357	138	223 156	210
Exposures in default Items associated with particularly high risk	578	378	567	217	675	428	642	210
Items associated with particularly high risk Covered bonds	298	297	367		277	277	31	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	67	67	17		68	68	18	
Equity	71	71	89		73	73	90	
Other exposures	970	965	425		917	908	420	
Standardised Total ²	28,210	24,540	11,722	383	29,204	25,268	11,798	392

*** Obtained accesses, on the December of the is a resemble after that has been been set on the office to be could consider for the one of the initiation between its, a substitution effect).

**The Observation of the one of the observation o

		- Starting from the 2023 electric, value			g				
					Standardised Ap	proach			
			As of 30/09/	2022			As of 31	12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min BUR, %) Central governments or central banks	3,669	4.220	97		3.969	4.541	97	
	Regional governments or local authorities	3,009	4,220 79	16		3,909	4,341	17	
	Public sector entities	104	43	18		60	52	22	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	61	47	21		66	51	22	
	Corporates	3,441	2,112	1,931		3,561	2,006	1,829	
	of which: SME	1,427	942	760		1,539	921	743	
	Retail	3,651	2,599	1,861		3,688	2,641	1,892	
SLOVENIA	of which: SME	1,128 1,854	491	281 654		1,128 1,844	498 1,804	284 653	
SEGVENEN	Secured by mortoages on immovable property	1,854	1,807 369	140		1,844	1,804	135	
	of which: SME Exposures in default	134	509	140	60	136	62	69	20
	Items associated with particularly high risk	250	157	235	0,	287	200	300	70
	Covered bonds	0	0	0		0	0	0	
ĺ	Claims on institutions and corporates with a ST credit assessment		0	ō		0	0	0	
ĺ	Collective investments undertakings (CIU)	62	62	12		63	63	13	
	Equity	12	12	30		12	12	30	
	Other exposures	331	330	144		316	315	131	
	Standardised Total ²				143				155

(ii) Orional exocurs, unlike Exocure value, is recorted before taking into account any effect due to credit conversion factors or could risk relixation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.

		(2) Total value adjustments and provision	a per country or counterparty	DECEMBER OF SECURIORS	esponares con mouses general	CHUIL THE BUJUNCTERES.			
					Standardised A	pproach			
			As of 30/09	2022			As of 31;	/12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min BUR, %)	1.539				1,769	1.459	446	
	Central governments or central banks Regional governments or local authorities	1,539	1,297	410		1,/69	1,459	446	
	Public sector entities	3	3	33		6	5	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	14	13	9		25	25	14	
	Corporates	991	745			993	725		
	of which: SME	502	349	280		492	343		
	Retail	1,795	1,375 543	935 310		1,730 866	1,321 525	897 300	
SERBIA	of which: SME Secured by mortgages on immovable property	893 470	543 441	310 161		866 562	525 524		
	of which: SME	118	99			150	123		
	Exposures in default	55	31	36	21	42	23		17
	Items associated with particularly high risk	166	101	151		182	91	136	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	5	5	5		5	5	5	
	Equity	3	3	3		3	3	3	
	Other exposures	290	289	131		256	254	133	
	Standardised Total ²				55				55

Chainel excesses. utilise Excesser value, is recorded before takine into account any effect due to coeff comercian fusions or credit risk installation techniques (i.e.a. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitasistic exposures but includes general credit risk adjustments.

		(2) Total value adjustments and provision	is per country of counterparty	excludes those for securitisation	exposures but includes general	credit risk adjustments.			
					Standardised A	pproach			
			As of 30/09	2022			As of 31	/12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR. %) Central governments or central banks	453	404	178		491	442	183	
	Regional governments or local authorities	0		0		0	0	0	
	Public sector entities	23	23	23		28	28	28	
Ir Ir	Multilateral Development Banks International Organisations								
	Institutions	4		3		8	7	7	
	Corporates	307	244	210		344	285	251	
	of which: SME	192	158			192	160	126	
	Retail	827	723	518		826	718	516	
NORTH	of which: SME	178	136			168	127		
MACEDONIA	Secured by mortgages on immovable property	158	156			161	159	60	
	of which: SME	25	23	13		18	17	9	
	Exposures in default	60	18	20	41	58	16	18	
	Items associated with particularly high risk	62	60	90		67	66	98	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0							
	Collective investments undertakings (CIU)			o o		ő	i o	l ő	
	Equity	1	1	1		1	1	1	
	Other exposures	90	86	43		93	87	44	
	Standardised Total ²				70				

					Standardised A	pproach			
			As of 30/09/	2022			As of 31,	12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min BJR, %)								
	Central governments or central banks	491	507	126		481	496	122	
	Regional governments or local authorities	40	38	34		44	42	34	
	Public sector entities	11	3	3		10	3	3	
	Multilateral Development Banks		U	0		0		0	
	International Organisations Institutions					9		0	
	Corporates	324	262	227		321	259	224	
	of which: SME	201	161	126		202	160	125	
	Retail	762	652	466		758	647	463	
BOSNIA AND	of which: SME	194	125	72		194	126	72	
HERZEGOVINA	Secured by mortgages on immovable property	110	104	60		149	140	81	
TIERZEGOVINA	of which: SME	40	35	20		62	55	31	
	Exposures in default	25	4	4	21	24	4	4	20
	Items associated with particularly high risk	29	22	33		76	30	45	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
ı	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity			0					
	Other exposures	95	95	36		99	99	39	
1	Standardised Total ²				44				47

-44

**Chairull assourur unible Decours value, is recorded before takino into account any effect due to credit convenion factors or credit risk miditation techniques (e.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposure but includes general count risk adjustments.



					Standardised Ap	proach				
			As of 30/09/	2022		As of 31/12/2022				
	(min EUR, %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Other Countries	Carried generalisation of control basis, large and permission in the calculations and calculations and calculations control calculations calculations control calculations calculat	144 0 0 0 0 0 1 1 349 242 242 242 242 243 244 244 244 244 244	128 0 0 0 0 0 307 2494 439 0 0 0 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0	126 0 0 0 0 0 248 225 247 88 0 0 0 0 2 2 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18	166 0 0 0 1 1 343 340 492 1777 0 0 0 20 46 0 0 0 0	108 0 0 0 0 0 307 223 432 1400 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	108 0 0 0 0 0 0 246 227 299 88 0 0 0 0 2 2 4 4 0 0 0 0 0 0 0 0 0 0 0 0		
		C Administration with the form of the								

(ii) Obtainal aurencies unilla Ferniuma valua in rennete hafnes takinn into airceut anu affert rius to mudit rennenion factor, or modit nick missionium terheimus (a.n. substitution affents).
(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit nick adjustments.

					Standardised A	pproach			
			As of 30/09/	2022			As of 31,	/12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
MONTENEGRO	Cont. Of Control Contr	163 6 0 0 0 142 142 469 155 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	111 6 0 0 0 0 0 0 0 58 404 64 64 0 0 0 23 31 8 0 0 0 0 180 0 0 180 180 180 180 180	113 6 0 0 0 0 0 0 87 75 291 0 0 0 0 288 29 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	28	1541 8 8 0 0 0 0 0 1 1 1533 811 477 116 0 0 54 4 17 0 0 0 0 0 0 0 9 9 9 9 9	102 8 0 0 0 1 118 57 413 68 0 0 0 0 2 4 14 14	8 0 0 0 1 105	
	Standardised Total ²				42				39

					Standardised Ap	proach			
			As of 30/09/	2022					
	(min SUR, %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Central overamenta or central salanta Seciolaci overamenta or local arthritis seciolaci commenta or local arthritis seciolaci commenta or local arthritis seciolaci commenta salanta seciolaci commenta seciolaci commenta seciolaci commenta seciolaci commenta seciolaci commenta seciolaci sec	134 0 0 27 152 163 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	134 0 0 77 6 82 42 6 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	169 0 0 7 27 150 40 0 0 0 0 0 0 0 0 0 0 12 0 12	149 0 0 27 7 143 46 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 45 40 0 0 0 0 0 0 0 0 0 0 0 0 0	۰
	Standardised Total ²				1				1

*** Channel exposure, untile Pacossare value, in recorded before takino into account any effect due to credit convenien factors or credit risk intolation tedrelosues (i.e.a. substitution effectal).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures but includes general credit risk adjustments.

					Standardised Ap	proach			
			As of 30/09/	2022			As of 31;	12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(mh EUR, %)								
	Central governments or central banks	27	41	0		74	87	0	
	Regional governments or local authorities	51	51	0		51	51	0	
	Public sector entities	6/	6/	0		6/	67	0	
	Multilateral Development Banks		0	0				0	
	International Organisations		184			198	197	- 0	
	Institutions Corporates	104	104	*42		190	197	45	
	of which: SME	8							
	or which: SME Retail	0				,			
	of which: SME	í	;	;		i			
GERMANY	Secured by mortgages on immovable property	1	;			i i	,		
	of which: SME			0		i	i	0	
	Exposures in default	o o	o o	o o	0	ō	ō	o o	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	26	26	4		26	26	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	

		(1)							
					Standardised A	pproach			
			As of 30/09/	2022			As of 31	/12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
BELGIUM	Canti di overemente se central shahes Reciscol commente de local activitées Reciscol commente de local activitées Reciscol commente tanks Heritalizated Devidenment tanks Institutions Les devidente L	178 0 0 0 70 14 1 1 0 0 0 0 0 0	1788 0 0 0 0 699 144 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 22 14 1 0 0 0 0 0 0 0	0	202 0 0 0 52 18 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	200 6 6 51 18 6 6 6 6 6 6 6	0 0 0 18 17 4 0 0 0 0 0 0 0 0	c
	Standardised Total ²				0				0

Compared Expension Vision Ex			(2) Total value adjustments and provision					EUROSON WINCEN.		
Column C						Standardised A	pproach			
Compara Comp				As of 30/09	2022			As of 31;	/12/2022	
Control downwarded are control analysis 224 245 246 247			Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Claims on institutions and consorted with a ST coeff assessment U U U U U U U U U U U U U U U U U U U	AUSTRIA	Control anoverments or central basins Resilvand converments or head ashorites Menicol anoverments or head ashorites Meditated Development Basins Head the Control of the Co	120 0 0 0 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0	126 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 21 37 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	143 0 0 0 0 81 37 1 0 0 1 1 0 0 0 0 0 0 0 0 0	143 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 20 37 1 1 0 0 0 0	o



2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Nova Ljubljanska Banka d.d., Ljubljana

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	8,459	8,557	993		8,777	8,766	950	
1	Regional governments or local authorities	253	241	99		262	243	98	
	Public sector entities	165	147	53		167	149	53	
	Multilateral Development Banks	118	510	0		116	590	0	
In	International Organisations	23	23	0		23	23	0	
	Institutions	1,015	961	285		1,121	1,066	318	
	Corporates	6,031	3,906	3,525		6,012	4,017	3,630	
	of which: SME	2,822	1,882	1,500		2,789	1,919	1,532	
	Retail	7,972	6,203	4,389		8,167	6,319	4,464	
Consolidated data	of which: SME	2,613	1,473	842		2,723	1,545	883	
Corisonaatea aata	Secured by mortpages on immovable property	2,786	2,701	1,012		2,831	2,744	1,026	
	of which: SME	600	528	213		600	529	213	
	Exposures in default	338	128	145	202	329 740	114	132	208
	Items associated with particularly high risk	725	460	691			491	737	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	252	252	31		242	242	30	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	69	69	18		20	20	22	
	Collective investments undertakings (CIU) Equity	77	77	95		70 80	90	98	
	Other exposures	894	884	422		879	869	414	
	Standardised Total ²	29,177	25.118	11.758	376	29.815	25,783	11.972	371
	- Junior Grad Total				t due to credit conversion factor				

					Standardisc	d Approach			
			As of 31,	03/2023					
	(reln EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments as provisions ²
	Central governments or central banks	4,072	4,567	97		4,447	4,909	98	
	Regional governments or local authorities	93	87	17		99	89	18	
	Public sector entities	51	41	16		52	43	17	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	66	51	23		84	70	33	
	Corporates	3,586	1,981	1,806		3,520	2,043	1,863	
	of which: SNE	1,564	899	725		1,524	929	750	
	Retail	3,700	2,654	1,901		3,825	2,722	1,944	
SLOVENTA	of which: SME	1,128	502	287		1,204	549	314	
SLOVEIVIA	Secured by mortgages on immovable property	1,853	1,817	658		1,856	1,819	660	
	of which: SME	381	351	135		381	350	135	
	Exposures in default	136	59	65	74	126	53	60	
	Items associated with particularly high risk	314	219	328		296	220	331	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	64	64	13		64	64	17	
	Equity	12	12	30		12	12	31	
	Other exposures	314	313	141		317	316	153	
	Standardised Total ²				156				

Chipnal appears, unlike Eposure value, is reported before taking into account any effect due to credit convenien factors or credit nik mitigation techniques (e.g., substitution effects).
 Call value adjustments and provisors per country of counterparty exclusion should reposure be the rholdes general credit nik adjustments.

		(2) Total value augustinents an	. , , ,						
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	(min BUR, %) Central governments or central banks	1.669	1.395	326		1,717	1.401	330	
	Regional governments or local authorities	46	42	40		50	43	40	
	Public sector entities	6	5	5		5	3	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13	13	7		23	23	8	
	Corporates	1,066	763	702		1,052	762		
	of which: SME	431	302	241		414	294	235	
	Retail	1,692	1,306	886		1,703	1,304	880	
SERBIA	of which: SME	856	528	302		891	552	315	
JERDIA	Secured by mortgages on immovable property	611	572	210		649	610	223	
	of which: SME	142	110	42		149	116	44	
	Exposures in default	37 208	20 103	22 154	15	40 233	15 124	17 186	2
	Items associated with particularly high risk	208	103	154		233	124	186	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0							
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)								
	Collective investments undertakings (CLU) Equity	3	3	3		3	3	3	
	Other empoures	242	240	128		239	237	130	
	Standardised Total ²		ATK	120	52		4-0	4.30	53

		(2) Total value augustinents in	as provinces per country or cor	anniparty encouses troops for an	LUI DIRECTI ESPORATES DEL TICOL	an germa creat rat augustine			
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments a provisions ²
	(min BUR, %) Central governments or central banks	486	437	193		459	381	163	
	Regional governments or local authorities	0		0		0		0	
	Public sector entities	30	29	29		30	30	30	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0		
	Institutions	4	4	3		4	4	3	
	Corporates	335	271	235		344	282		
	of which: SME	202	164	129		202	164	128	
NORTH	Retail	808	707	511		829	724		
	of which: SME	143	108	62		144	109	62	
MACEDONIA	Secured by mortgages on immovable property	169	168	64		170	169	63	
	of which: SME	19	18	16		17	16	17	
	Exposures in default	54	15	16	59	55	15	17	
	Items associated with particularly high risk Covered bonds	63	0.2	93		02		90	
	Covered bonds Claims on institutions and corporates with a ST credit assessment					,			
	Collective investments undertakings (CIU)	0	0	0		0		1 0	
	Equity	1	1	1		1	1	1	
	Other exposures	86	80	41		87	81	41	
	Standardicad Total ²				71				

					Standardise	d Approach			
			As of 31,	03/2023			As of 30	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min BJR, %)								
	Central governments or central banks	485	499	119 33		423	436	76	
	Regional governments or local authorities Public sector entities	43	41	33		41	40	32	
	Public sector entities Multilateral Development Banks	10	3	3		2	3	3	
	International Organisations	0		0		ů		0	
	Institutions	7	3	3		6	3	3	
	Corporates	334	265	230		344	272	236	
	of which: SME	204	158	123		213	164	128	
DOCUTA AND	Retail	777	661	473		792	676	484	
BOSNIA AND	of which: SME	199	128	73		198	130	74	
HERZEGOVINA	Secured by mortgages on immovable property	147	137	78		149	139	78	
	of which: SME	57	48	27		53 22	46	26	
	Exposures in default	23		4	20	22	3	3	1
	Items associated with particularly high risk Covered bonds	//	36	53		88	4/	/0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0				,		0	
	Collective investments undertakings (CIU)	0		0		ů		0	
	Equity	ő	ŏ	l ő		ŏ	ŏ	i o	
	Other exposures	103	102	39		105	105	38	
	Standardised Total ²				46				4

46

Original exposure, untile Exposure value, is reported before taking into account any effect due to orekt convenion factors or credit nik mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those in rescurribution exposures but includes general credit nik adjustments.



2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Nova Ljubljanska Banka d.d., Ljubljana

	Nova Ljubijanska Banka d.d., Ljubijana								
					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	(min BJR, %) Central governments or central banks	145	97	98		150	101	101	
	Regional governments or local authorities	0		0				0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	1	0		1	0	0	
	Corporates	354	318	258		375	335	274	
	of which: SME	322 504	289 444	229 309		335 525	298 461	237 320	
	Retail of which: SME	174	139	309 79		525 181	461 146	320 83	
Other Countries	or which: SNE Secured by mortgages on immovable property	1/4	139	/9		101	140	0.0	
	of which: SMF	0				ů		0	
	Exposures in default	22	3	3	19	23	2	2	20
	Items associated with particularly high risk	45	27	40		44	27	41	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	0		.0					
	Other exposures	45	45	17	42	45	- 44	17	
	Standardised Total ²				4Z				41

		(2) Total value adjustments an	provisions per country or col	anterparty encludes tridse for se	cummation exposures out inclu	ses general credit risk adjustme	EL.		
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	(min BUR, %) Central governments or central banks	147	95	97		167	116	117	
	Regional governments or local authorities	9	8			9	8	8	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	1		0	0	0	
	Corporates	144	98	84		166	114	100	
	of which: SME	94	63	50		99	67	52	
	Retail	479	421	304		485	425	308	
MONTENEGRO	of which: SME	108	65	37		104	60	34	
PIONTENEGRO	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	51	23	28	28	49	21	25	28
	Items associated with particularly high risk	16	14	21		15	12	18	
	Covered bonds								
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0						0	
	Collective investments undertakings (CIU) Femily								
	Other exposures	96	96	47		76	76	26	
	Standardised Total	~	,,,	47	37	,,,	70	40	36

					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
	(min BJR, %) Central governments or central banks	145	145	0		152	151	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	27	27	0		24	24	0	
	International Organisations	143	135			148		0	
	Institutions Corporates	143	135	44		148	140	46	
	of which: SME	40	40	40		41	40	40	
	Retail	0		0		0		0	
	of which: SME	0		0		0		0	
FRANCE	Secured by mortgages on immovable property	ō	ō	i o		ō	ō	ō	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	75	75	8		85	85	8	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	. 0	.0			0	.0	13	
	Equity Other exposures	12	12	12		13	13	13	
	Other exposures Standardieed Total ²							٥	

					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min BJR, %)								
	Central governments or central banks Regional governments or local authorities	69	83	0		27 48	40	0	
	Public sector entities	69	69	0		70	70	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	206	205	49		189	189	46	
	Corporates	6	6	6		6	6	6	
	of which: SME		0					0	
	Retail of which: SME	1	1	0		1	1	1	
GERMANY	Secured by mortgages on immovable property					2	2	1	
	of which: SME		i	0		â		i i	
	Exposures in default	ō ō	0	ō	0	0	ō	ō	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	27	27	4		29	29	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	1	1	1		1	1	1	
	Other exposures								
	Standardised Total ²								

		(2) Total value adjustments ar	d provisions per country of co	unterparty excludes those for se	curitisation exposures but indu	des general credit risk adjustme	nts.		
					Standardisc	ed Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
BELGIUM	Cacility of consensation of control above Cacility of consensation of control above Public control above Public control above Antificiant Overalistic build arthrotion Antificiant Overalistic build Institution Copposite of with DRE Security of the Copposite of with DRE Security of the Copposite Security of	202 0 0 0 5 49 99 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	202 0 0 0 5 47 1 1 0 0 0 0 0 0 0 0 0 5 5 7 7 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 19 14 0 0 0 0 0 0	0	214 0 0 0 0 0 5 5 5 5 5 5 5 5 6 6 6 6 6 6 6	214 24 0 0 5 5 5 5 2 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 19 15 1 0 0 0 0 0	
	Other exposures	,		,				_	

		(2) Total value adjustments ar	d provisions per country of co	unterparty excludes those for se	curitisation exposures but inclu	des general credit risk adjustme	rts.		
					Standardisc	d Approach			
			As of 31,	/03/2023			As of 30,	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
AUSTRIA	Gent is demonstrated and control of the DAR, %) Gent is demonstrated by the state of the state	141 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1400 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 19 19 10 0 0 0 0 0	•	145 0 0 0 100 17 1 1 1 0 0 0 1 1 0 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 1 0 0 1 0 0 1 0	145 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 25 25 37 37 1 1 0 0 1 1 0 0	
	Standardised Total ²				0				



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	09/2022					As of 31,	12/2022		
		Origina	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31/	03/2023					As of 30	06/2023		
		Origina	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Corisonaatea aata	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

			Nova Ljubljanska Banka d.d., Ljubljana As of 31/12/2022											
				As of 31/12/2022 Direct exposures										
						Dire	ct exposures							
	(mln EUR)		_	On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
					Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Austria	22 15 15 18 31 30 4	2 22 9 19 7 17 8 18 1 31 6 36 0 0	0 0 0 0 0		2: 0	0 13 2 16 29 36 0			0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Belgium	30 22 3 11 2 77 (0 30 5 25 4 34 5 15 7 27 0 70 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31:	0 8 17 10 23 70 0			0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Bulgaria	22	2 22 0 0 1 1 1 0 5 5 5 7 17 0 0	0 0 0 0 0			20 0 0 0 0 5 0 17 0		0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Cyprus	11	0 0 0 3 3 3 3 3 3 2 2 2 2 5 5 5 5 5 5 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 3 2 0 5 0 0	(0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Czech Republic	12	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			0 0 13 0 0 0 0		0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M 13M - 1Y 11Y - 2Y 22Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Denmark													
Total	Estonia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000			0 0 0 0 0 3 0	(0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

Nova Liublianska Banka d.d., Liubliana

		Nova Ljubljanska Banka d.d., Ljubljana												
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	, , ,											Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland	2 22 1 14 24 24 2 6	2 20 0 10 10 14 24 2 12 0 81	0 0 0 0 0	000000000000000000000000000000000000000	11	2 0 3 5 5 5 5 5 2 4 6 12 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [France	25 7 3 3 25 44 6 0	29 7 5 5 8 33 5 25 48 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	2:	5 2 2 3 3 3 3 5 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6	000000000000000000000000000000000000000	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Germany	36 32 14 3 5 5 2 6 0	36 32 14 8 3 5 15 26 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	2:	3 13 15 0 14 3 0 15 5 19 0 79	000000000000000000000000000000000000000	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Croatia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[3M - 1Y [Greece	10 10 0 0 0	0 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		
100 - more	Hungary	(((11) 22 10 ((0 0 11 22 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 1 1 1 1 1 0 0 0 0 1 1 1 1 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
[3M - 1Y [Ireland	11 12 22 10 37 0	0 0 0 2 12 5 5 6 7 7 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	11 11 11 11 11 11 11 11 11 11 11 11 11	0 0 0 2 0 0 5 5 10 6 6 37 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Toy - more	Italy	11 2 3 15 0	0 0 11 4 2 2 16 5 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 4 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Latvia	9 9 2 2 3 4 6	0 0 3 2 2 2 2 3 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 3 3 2 2 2 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

Nova Liublianska Banka d.d., Liubliana

		Nova Ljubljanska Banka d.d., Ljubljana												
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	grand basis of											Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania	0 5 6 8 6	0 0 5 5 0 1 4 8 0 0	0 0 0 0 0	0 0 0 0 0		0 0 5 0 4 8 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M [Luxembourg	8 8 0 4 4	0 8 9 0 0 0 1 4 4 1 1	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 1	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Malta	0 0 1 1 8	0 0 0 0 1 1 8	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 1 1 8 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Netherlands	9 14 4 7 22 10 6	9 14 4 7 7 23 10 10 0 67	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 1 4	0 0 4 2 11 10 0	0	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[3M - 1Y [Poland	11 6 3 4 10 7 7	13 0 3 4 4 10 7	0 0 0 0 0	000000000000000000000000000000000000000	11	4 0 0 0 8 7 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
107 - more Total [0 - 3M [3 M - 1 Y [2 Y - 3 Y [2 Y - 3 Y [3 Y - 5 Y [10 Y - 10 Y [2 Y - 10	Portugal	11 11 13 33	0 3 11 11 5 3 3 0	0 0 0 0 0	0 0 0 0 0	1:	0 3 11 0 0 33 33	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
T10Y - more	Romania	25 25 6 6	03 0 0 5 6 6 25 6 6	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10	9) 0 0 6 6 21 6 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000
Toy - more	Slovakia	11 16 5 16	3 3 5 15 5 9 16 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11	50 5 2 5 4 16 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Slovenia	93 81 11 14 14 21 19 793 793	83 5 15 10 11 10 43 43 140 21	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33 4 77 33 9 9 2: 8: 36	36 10 32 8 49 184	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	4 0 0 1 0 0 121 126		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

			Nova Ljubljanska Banka d.d., Ljubljana As of 31/12/2022												
							As of 31/12/2022								
						Dire	ct exposures								
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet		
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount	
		derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [Spain	8 11 3 3 15 16 6 8	8 11 0 30 15 16 0 80	0 0 0 0 0 0	0 0 0 0 0 0	(((11 () ((25	8 11 0 15 5 16 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Sweden		0 7 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(0 7 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0	
[0 - 3M [United Kingdom														
Total	Iceland	11	0 0 4 0 11 1 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((0 0 4 0 3 1 1 0	0 0 0 0	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0	
[0 - 3M [3M - 1Y [Liechtenstein														
[0 - 3M	Norway														
[0 - 3M [Australia														
[0 - 3M	Canada														
[0 - 3M [Hong Kong														



General governments exposures by country of the counterparty

			Nova Ljubijanska Banka d.d., Ljubijana As of 31/12/2022												
						Dire	ct exposures								
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	ice sheet		
												Off-balance sl	eet exposures		
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [Japan														
[0 - 3M [U.S.	2: 1: 6 9 2: 2: 83	24 9 19 0 0 9 9 9 7 7 7 7 7 24 0 8	0 0 0 0 0	0 0 0 0 0	15 2 5 7 24 (0	9 17 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0	
[0 - 3M [China														
Total Tota	Switzerland	72	73 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	54 (((((((((((((((((((19 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0	
[10Y - more	Other advanced economies non EEA	12	0 8 0 0 0 9 9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		4	
10 - 3M	Other Central and eastern Europe countries non EEA	25 23 23 29 30 35 20 20 20 3 1.69	258 258 259 259 259 1 301 8 358 259 209 1 4 344	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	24(199 20- 25; 289 47	18 40 95 44 70 162	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 85 0	(763	
[0 - 3M [Middle East		2,030 0 0 0 0 2 2 2 2 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0) () () () ()	0 0 2 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	((((703	
Total	Latin America and the Caribbean	,	2	U	U			U	0		U				



General governments exposures by country of the counterparty

Nova Liublianska Banka d.d., Liubliana

						INOVa	LJUDIJANSKA DANKA U.U.,	Ljubijaria						
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	sheet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amoun
[0 - 3M [Africa		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			0 0 4 1 0 0	0 0 0 0	0 0 0	(
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	22 21 11 12 14	4 4 14 14 14 15 15 15 18 18 11 12 12 12 12 12 17 77 77 77	0 0 0 0 0		0 4 0 14 0 25 0 18 0 14 0 2 0 0 77	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		(

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Morocco, South Africa: Ap

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

		Nova Ljubljanska Banka d.d., Ljubljana												
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Austria	21 1- 11 2 2 4 22	0 20 4 14 9 19 2 2 22 1 41 6 26 3 3	0 0 0 0 0		1:	3 10 4 20 40 26 3 3	((((((000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Belgium	33 3 3 34 4 55	9 39 1 31 6 38 7 7 7 7 4 44 8 58 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		33	0 8 27 7 40 58 2 143		000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Bulgaria	11 11 11 11 11 11 11 11 11 11 11 11 11	0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0	(0 0 0 0 14 13	(0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M [Cyprus	11	3 3 1 1 1 1 1 1 1 2 2 2 2 2 2 5 5 5 5 5 5 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			3 1 1 0 5 4 1 1		000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0
[0 - 3M [Czech Republic	12	0 0 0 13 13 13 13 13 13 15 15 15 15 15 15 15 15 15 15 15 15 15	0 0 0 0 0	(0 13 0 0 0 0 0 0	((((0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M 13M - 1Y 11Y - 2Y 22Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Denmark													
Total	Estonia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	((((((((((((((((((((0 0 0 0 0 6		000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

			Nova Ljubljanska Banka d.d., Ljubljana												
							As of 30/06/2023								
						Dire	ct exposures								
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet		
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures		
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount	
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Finland	2 2 2 1 1 1 2 7	6 6 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	22	3 3 5 5 5 5 5 5 5 9 9 9 9 155 6 12 0 0 12 0 5 5 49	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0	
[0 - 3M [France	22 11 22 15 33 33 6	28 11 23 19 7 37 33 0 15 152	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2	8 0 2 2 2 2 1 1 1 2 1 2 1 2 1 2 1 2 1 2 1	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0	
[0 - 3M [Germany	18 18 6 12 22 75	18 18 16 5 6 6 6 223 0 75 75	0 0 0 0 0	0 0 0 0 0	22	8 0 1 1 1 0 1 6 0 6 1 6 16 0 0 5 4 51	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0	
[0 - 3M [Croatia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Greece			0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	
[0 - 3M	Hungary	0 0 1 1 2 2 1 1 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Ireland	(1) 11: 22: 8: 3: 3: 6: 8:5	0 12 12 5 5 7 7 7 31 0 83	0 0 0 0 0	0 0 0 0 0	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0	
[0 - 3M [Italy	11	0 8 2 2 16 7 7 2 2 3 3 3	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0	
[0 - 3M [Latvia		0 3 1 1 1 2 9 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 3 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	



General governments exposures by country of the counterparty

Nova Liublianska Banka d.d., Liubliana

		Nova Ljubljanska Banka d.d., Ljubljana												
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania	10 10 10 10	0 5 5 0 0 1 0 4 10 0	0 0 0 0 0	000000000000000000000000000000000000000		0 5 0 0 4 10	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Luxembourg	13	8 0 0 0 0 0 1 4 1 1 1 3	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 1	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0
[0 - 3M [Maita	0 0 1 1	0 0 0 0 0 1 1 1 9	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 1 1 9	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
[0 - 3M [Netherlands	22 5 9 2 2 2 2 0	22 5 4 9 21 20 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	2:	0 0 4 4 9 20 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[3M - 1Y [Poland	14 6	0 0 5 6 4 6 14 0	0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 4 5 13	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
107 - more Total [0 - 3M [3 M - 1 Y [2 Y - 3 Y [2 Y - 3 Y [3 Y - 5 Y [10 Y - 10 Y [2 Y - 10	Portugal	11 10 11 13 33	0 0 13 0 0 11 5 8 33 0	0 0 0 0 0	000000000000000000000000000000000000000	1	0 13 0 0 0 33 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
T10Y - more	Romania	9.3 	53 0 0 2 2 2 20 17 1 0	0 0 0 0 0	000000000000000000000000000000000000000	10	4b 0 4 2 15 17 1 1 0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Toy - more	Slovakia	13 0 17 15 15 16 17	43 0 17 19 4 7 19 4 4 7 70	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	11 12 12 12 12 12 12 12 12 12 12 12 12 1	30 0 7 5 4 2 19 4	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000
Total	Slovenia	20 35 36 36 10 9 9 20 199 756	50 72 72 30 105 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	44 51 11: 5- 7: 2: 8: 356	2 14 17, 51 51 183	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	4 4 1 0 0 0 0 124 132		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

						Nova	Ljubljanska Banka d.d.,	Ljubljana						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	coto hu accounting moutfall		Derivatives with pos	sitivo fois valvo	Donivativas viitle	negative fair value	Off-balance sl	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	` 	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	11 0 19 19 15 15 0 0	11 0 5 16 14 15 16 0 72	0 0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((11 0 11 3 5 16 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
[0 - 3M [Sweden		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [United Kingdom													
Total	Iceland	10 10 10 10 10 10 10 10 10 10 10 10 10 1	0 4 0 11 1 1 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((0 4 0 3 1 1 0	0 0 0 0	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Liechtenstein													
[0 - 3M	Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M 1 1 1 1 1 1 1 1 1	Hong Kong													



General governments exposures by country of the counterparty

			Nova Ljubijanska Banka d.d., Ljubijana As of 30/06/2023												
						Dire	ct exposures							-	
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet		
												Off-balance sh	neet exposures		
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	esposare amount	
[0 - 3M [Japan														
[0 - 3M [u.s.	33 5 4 11 22 0	35 0 5 4 11 20 0	0 0 0 0 0	0 0 0	21 0 5 4 11 20 0	14 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0	
[0 - 3M [China														
Total Tota	Switzerland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 10 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0	
[10Y - more	Other advanced economies non EEA	13 8 8	0 0 0 13 8 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 9 9	0 0 0 4 8 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(3	
[0 - 3M [Other Central and eastern Europe countries non EEA	110 211 212 243 443 212 216 23 3	110 285 243 400 210 236	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	90 199 123 371 108 20 1	28 101 216 36	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 2 31 0		631	
Total [0 - 3M [Middle East	2,340	1,520 0 2 2 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0	0 2 2 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0		631	
Total	Latin America and the Caribbean			·			-	·	J			, and the second			



General governments exposures by country of the counterparty

Nova Liublianska Banka d.d. Liubliana

			Nova Ljubijanska Banka d.d., Ljubijans											
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	- Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 4 4 0 1 0 0 5							0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Others	3) 1: 1: 1:	3 3 36 36 2 12 9 1 1 11 2 2 2 0 74	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 36 0 36 0 0 12 0 0 9 0 0 11 0 0 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0							0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the conomic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual countries not reported separatively in the Transparency exercise.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Morocco, South Africa: Ap

- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Nova Ljubljanska Banka d.d., Ljubljana

										, -,,								
					As of 30/09/2022									As of 31/12/2022				
		Gross o	carrying amount/ Nomin	al amount		Accumulated imp	pairment, accumulated no lit risk and provisions ⁴	egative changes in fair	Collaterals and		Gross c	arrying amount/ Nomina	l amount		Accumulated imp	airment, accumulated n	igative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing		On performing exposures ²	On non-perform	ming exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing		On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 31	exposures		Of which Stage 3 ¹			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	exposures .		Of which Stage 3 ⁸	
(min EUR) Cash balances at central banks and other demand deposits	4,37									4,783								
Cash balances at central banks and other demand deposits Debt securities (including at amortised cost and fair value)	4,37		1			1				4,783					1			
	4,02						. '.			4,932	ı .				13		1 1	
Central banks	3.69							-		3,794								
General governments	3,69			8	8	- 11	_ ′	,		3,794					11			
Credit institutions	96	4	'			1				952					1			
Other financial corporations Non-financial corporations	6			1	1		1	1		60		1	1	1	1	1	1	
			26							9/					1			
Loans and advances(including at amortised cost and fair value)	13,59	7 59	36.	363	327	121	208	212	127	13,807	73	337	337	309	138	196	198	113
Central banks	5	8 0		0	0	0	0	0	0	113	0	0	0		0	0	0	0
General governments	33	7		0	0	4	0	0	0	387		0	0		5	0	0	0
Credit institutions	19	1 0	:	2	2	0	2	2	0	149	0	0	0		0	0	0	0
Other financial corporations	12	4 (:	2 2	2	1	2	2	0	142	. 0	2	2	2	1	2	2	0
Non-financial corporations	5,81	4	21	217	189	71	117	122	89	5,840	19	196	196	174	80	109	112	76
of which: small and medium-sized enterprises	3,73	6 4	19	192	170	52	107	108	81	3,836	19	178	178	160	59	103	102	70
of which: Loans collateralised by commercial immovable property	2,23	1 2	16	166	146	33	86	88	80	2,290	2	144	144	128	38	76	76	68
Households	7,07	4 55	14	141	134	45	86	86	38	7,176	53	139	139	133	52	84	84	37
of which: Loans collateralised by residential immovable property	2,96	7 18	4	49	44	4	15	15	33	3,032	16	46	46	42	4	15	15	32
of which: Credit for consumption	2,29	0 22	7	76	73	27	52	52	11	2,319	20	75	75	74	32	51	51	10
DEBT INSTRUMENTS other than HFT	22,79	2 59	37:	372	336	135	215	219	127	23,523	73	346	346	317	152	203	205	113
OFF-BALANCE SHEET EXPOSURES	4,30	1	2	26	20	16	16	13	3	4,603		28	28	22	21	17	12	5



Performing and non-performing exposures Nova Ljubljanska Banka d.d., Ljubljana

					As of 31/03/2023								As of 30/06/2023				
	Gross carrying amount/ Nominal amount			Accumulated important of the control	pairment, accumulated negative changes in fair fit risk and provisions ⁴	Collaterals and		Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁶				
		Of which performing but past due >30 days and <=90 days		Of which non-performing	ich non-performing ¹		On non-performing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³		Collaterals and financial guarantees received on non- performing exposures
(min EUR.)		and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	exposures ²	Of which Stage 3 ^s			and <=90 days	Of wi	hich: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ³	
Cash balances at central banks and other demand deposits	4,84	3 0				1			5,30	20		0	0	1	0	0	
Debt securities (including at amortised cost and fair value)	4,61		1	1	1	12	1		4,56		1	1	1	13	1	1	l i
Central banks			0				0				0	0	0	0	0	0	
General governments	3,48	2 38	0			10	0		3,41	5 76	0	0	0	10	0	0	0
Credit institutions	94	8 0	0	0		1	0	0 0	1,00	0	0	0	0	1	0	0	0
Other financial corporations	5	6 0	1	1	1	1	1	1 0	5	5 0	1	1	1	0	1	1	0
Non-financial corporations	9	8 0	0	0		1	0	0 0	9	0	0	0	0	1	0	0	0
Loans and advances(including at amortised cost and fair value)	13,91	7 70	329	329	301	132	195 15	6 106	14,20	58	322	322	296	123	203	199	96
Central banks	18	1 0	0	0			0		16		0	0	0	0	0	0	0
General governments	38	S 0	1	1	1	4	1	1 0	39	0	1	1	1	3	1	1	0
Credit institutions	17	2 0	0	a	0	e	0	0	17	3 0	0	0	0	0	0	0	0
Other financial corporations	12	7 0	2	2	2	1	2	2 0	13	0	2	2	2	1	2	2	0
Non-financial corporations	5,76	7	188	188	166	73	106 16	8 71	5,93	9	184	184	163	54	114	110	64
of which: small and medium-sized enterprises	3,70	0 7	176	176	157	53	104 11	2 67	3,81	7	174	174	157	44	108	105	63
of which: Loans collateralised by commercial immovable property	2,28	7 3	139	139	123	34	75	4 64	2,31	3 5	135	135	121	25	79	77	56
Households	7,28	5 62	138	138	133	53	86	6 35	7,39	2 49	135	135	130	64	87	86	32
of which: Loans collateralised by residential immovable property	3,06	4 20	46	46	41	5	15	5 31	3,10	13	42	42	38	6	15	15	27
of which: Credit for consumption	2,37		75	75	73	33	52	2 10	2,43		73	73	72	41	52	52	9
DEBT INSTRUMENTS other than HFT	23,37	2 108	330	330	302	145	196 15	7 106	24,07	153	323	323	297	136	204	200	96
OFF-BALANCE SHEET EXPOSURES	4,74		25	25	22	20	15 1	3 2	4,685	5	21	21	16	17	14	10	2



Forborne exposures

			As of 30/	09/2022					As of 31/	12/2022		
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	xposures with		ying amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	О	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	299	170	96	86	142	75	272	154	89	80	121	66
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2	1	1	1	0	0	2	1	1	1	0	0
Non-financial corporations	232	132	77	69	104	58	207	118	69	62	87	50
of which: small and medium-sized enterprises	172	118	66	63	101		156	112	66	63	85	
Households	65	37	18	16	38	17	62	35	19	16	34	16
DEBT INSTRUMENTS other than HFT	299	170	96	86	142		272	154	89	80	121	
Loan commitments given	1	0	0	0	0	0	1	1	0	0	1	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ${}^{\mathcal{I}}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽a) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- TIS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are openably recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

Nova Ljubljanska Banka d.d., Ljubljana

			As of 31/	03/2023		As of 30/06/2023									
		ying amount of with forbearance				ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0	o	0	o	0	0	0	0	0			
Central banks	0	0	0	0	0		0	0	0	0	0				
General governments	0	0	0	0	0		0	0	0	0	0				
Credit institutions	0	0	0	0	0		0	0	0	0	0				
Other financial corporations	0	0	0	0	0		0	0	0	0	0				
Non-financial corporations	0	0	0	0	0		0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	265	151	87	78	115	62	258	144	96	86	103	53			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	1	0	0	0	0	0	1	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	1	1	1	1	0	0	1	1	1	1	. 0	0			
Non-financial corporations	201	113	66	59	82	47	194	110	74	68	72	40			
of which: small and medium-sized enterprises	151	110	65	62	81		141	104	66	64	71				
Households	62	37	20	17	33	16	61	33	20	16	31	13			
DEBT INSTRUMENTS other than HFT	265	151	87	78	115		258	144	96	86	103				
Loan commitments given	1	1	0	0	1	0	1	0	0	0	0	0			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0								
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0								

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- TTS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are enerally reported with a positive sign.

commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits of 5% or above.



2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Nova Ljubljanska Banka d.d., Ljubljana

			AS 01 3	0/09/2022					AS 01 .	31/12/2022					AS OF 3	L/03/2023					AS OF 30	0/06/2023		
	Gross carrying amount					Accumulated	Gross can	rying amount	g amount			Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated
(min EUR)	Cf which: Of which bases Of which Of wh				Of which: non- performi	and advance		Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹	Of which non- perform			Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹	Of which non- performi		and advances		Accumulated impairment ^a	negative			
A Agriculture, forestry and fishing	96	3	3	96	3	0	99	3	3	99	3	0	98	3	3	98	3	0	100	3	3	100	3	0
B Mining and guarrying	55	0	0	55	1	0	54	0	0	54	3	0	49	0	0	49	2	0	48	0	0	48	2	0
C Manufacturing	1.443	29	29	1.443	27	0	1.419	24	24	1.419	26	0	1.422	23	23	1.422	28	0	1.449	23	23	1.449	27	0
D Electricity, gas, steam and air conditioning supply	496	1	1	496	9	0	550	1	1	550	8	0	484	1	1	484	8	0	532	1	1	532	10	0
E Water supply	62	3	3	62	3	0	51	2	2	51	3	0	57	2	2	57	2	0	61	2	2	61	2	0
F Construction	547	35	35	547	33	0	549	26	26	549	28	0	573	25	25	573	27	0	599	23	23	599	25	0
G Wholesale and retail trade	1.252	47	47	1.252	53	0	1.234	43	43	1.234	53	0	1.262	39	39	1.262	48	0	1.298	41	41	1.298	44	0
H Transport and storage	609	19	19	609	14	0	599	17	17	599	13	0	590	16	16	590	11	0	604	17	17	604	8	0
I Accommodation and food service activities	207	42	42	207	15	0	204	45	45	204	18	0	200	44	44	200	17	0	197	42	42	197	17	0
3 Information and communication	315	4	4	315	6	0	314	4	4	314	7	0	301	4	4	301	7	0	290	4	4	290	7	0
K Financial and insurance activities	73	0	0	73	0	0	113	0	0	113	1	0	73	0	0	73	0	0	69	0	0	69	0	0
L Real estate activities	301	13	13	301	6	0	312	12	12	312	8	0	299	12	12	299	7	0	317	11	11	317	7	0
M Professional, scientific and technical activities	193	10	10	193	8	0	179	8	8	179	11	0	186	8	8	186	10	0	186	8	8	186	9	0
N Administrative and support service activities	79	2	2	79	2	0	76	2	2	76	2	0	87	2	2	87	2	0	102	2	2	102	2	0
O Public administration and defence, compulsory social security	3	0	0	3	0	0	3	0	0	3	0	0	4	0	0	4	0	0	5	0	0	5	0	0
P Education	10	2	2	10	1	0	10	2	2	10	1	0	10	2	2	10	1	0	9	2	2	9	1	0
Q Human health services and social work activities	42	2	2	42	2	0	44	1	1	44	1	0	43	1	1	43	1	0	43	1	1	43	1	0
R Arts, entertainment and recreation	19	5	5	19	3	0	18	4	4	18	3	0	18	4	4	18	3	0	18	4	4	18	3	0
Other services	12	1	1	12	1	0	12	1	1	12	1	0	11	1	1	11	1	0	12	1	1	12	1	0
Loans and advances	5.814	217	217	5.814	189	0	5.840	196	196	5.840	189	0	5.767	188	188	5.767	179	0	5 937	184	184	5 937	168	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convertion, information is disclosed with the opposite sign of what is reported according to the FIRMEP framework (template F (8.0.1), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (TU) 2014/94-11. This of supervisor reporting.